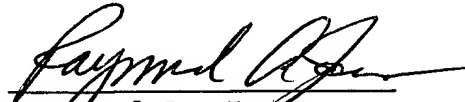


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Raymond A. Joao

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8/27/03  
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JB008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO and ROBERT R. BOCK

SERIAL NO.: 09/489,657

FILED : JANUARY 21, 2000

FOR : APPARATUS AND METHOD FOR PROVIDING  
ACCOUNT SECURITY

EXAMINER : S. CHENCINSKI

GROUP : 3628

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Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment And Response To Office  
Action in response to the Office Action, mailed April 23,  
2003, wherein the Examiner objected to Claim 20 for formal

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02 FC:2201

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reasons, and further wherein the Examiner rejected Claims 1, 2, 4-18 and 20 in view of a prior art reference.

Based upon the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows: